

February 12, 2009

United States Bankruptcy Court  
One Bowling Green  
New York, NY 10004

Attn: Honorable Judge Robert D. Drain

**RE: Delphi Corp Case # 05-44481 filed October 8, 2005  
Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all Retirees**

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

**This letter is an OBJECTION to that document; please file it as a motion to object to document #14705.**

Although I will NOT personally be affected by your decision on this case – at least for now—I believe this case will be **precedent setting**. So much so, that after reading a brief article in our local newspaper, I felt it important enough to try to figure out how to send this letter to you in the very short timeframe. (No easy task, by the way.)

I work for a Fortune 500 company headquartered in Michigan. I have spent over 30 years of my life with the company (through good and bad, like a marriage). During this time, **life-long health care benefits in return for career-long service was always implied**—until the last 10 years or so. At that time, my company began to include a legal disclaimer on documents requiring our signature that company-sponsored health care benefits could be revoked at their discretion. This in response to escalating costs—obviously an attempt to ‘leave the door open’ to cancel future health care insurance benefits. Signature on the forms was mandatory for employment, but for long-term employees it was too late to start looking for another job—pension accumulation, age, financial commitments, etc. Already vested with 20 or so years of service, it would have been financial suicide to change jobs.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40 – 60 % of their savings. The cost of living has increased significantly in the last two years based upon rising energy costs alone. This coupled with the loss of company retiree health care benefits would have a crippling effect. Current retirees made their retirement decision based on the belief that they would have health care benefits provided by the company. Now, in the middle of the game (of life), companies want to change the rules, causing significant financial hardship for every retiree or soon-to-be retiree. If they are allowed to do so, it will have huge impacts on the retirees and every community where they live. The government will be forced to pick up expenses for many of these retirees once they exhaust their personal funds and become a burden to society.

Please know that your decision on this case is much larger than the 15,000 + Delphi retirees and soon-to-retire. Every large corporation and their legal teams are watching. **Please don't let them use your decision on this case to break their IMPLIED PROMISES!!** It will have a waterfall effect, making many retirees a burden on society, after they have worked their entire lives to be self-sufficient and proudly standing on their own. There must be another solution.

**Your decision will be precedent setting! Please protect the loyal, hardworking Americans who helped build these companies and this country.**

**I ask you to REJECT this motion.**

Sincerely,

Erin L. Elliott  
5712 Highland Drive  
Midland, Michigan 48640

cc: Skadden, Arps, Slate, Meagher & Flom LLP  
333 West Wacker Drive  
Suite 2100  
Chicago, Ill. 60606  
Attn: John Wm. Butler

Davis Polk & Wardwell  
450 Lexington Av.  
New York, N.Y. 10017  
Attn: Donald Bernstein & Brian Resnick

Latham & Watkin LLP  
885 Third Av.  
New York, N.Y. 10022  
Attn: Robert J. Rosenberg & Mark Broude

Fried, Frank, Harris, Shriver & Jacobson LLP  
One New York Plaza  
New York, N.Y. 10004  
Attn: Bonnie Steingart

Office of the Trustee for the Southern District of N.Y.  
33 Whitehall St., Suite 2100  
New York, N.Y. 10004  
Attn: Brian Masumoto